

### **REMARKS**

Claims 1 - 31 are currently under examination and have been rejected by the Non-Final Office Action. In addition, claims 2, 7, 8, 10, 11, 13, 18, 19, 22, 27, 28 and 30 are objected to. After entry of the present amendment, Claims 1 - 31 remain pending in the application. The present amendment amends independent claims 1, 13, and 24 and dependent claims 2, 7, 8, 10, 11, 18, 19, 22, 27, 28 and 30 to clarify the scope of the claimed inventions of claims 1, 2, 7, 8, 10, 11, 13, 18, 19, 22, 24, 27, 28 and 30. No new matter has been added in the amendments. Reconsideration of the application is respectfully requested in view of the present amendment and accompanying remarks.

#### **Claim Rejections Under 35 U.S.C. § 101**

Claims 1 - 31 were rejected under 35 U.S.C. §101 as being directed to non-statutory matter. By the present amendment, independent claims 1 and 24 have been amended to clarify that the claimed inventions of claims 1 and 24 are systems “comprising at least one memory for storing data and computer-executable instructions, and at least one processor configured to access the at least one memory and further configured to execute the computer-executable instructions.” Furthermore, the risk scoring engine element of claim 1 is amended to read: “a risk scoring engine, comprising a plurality of risk scoring models, that evaluates, via the at least one processor, risk in an original financial transaction.” (Emphasis added). The overturn scoring engine element of Claim 24 has been similarly amended: “the overturn scoring engine evaluates, via the at least one processor, a number of factors contained within the data.” (Emphasis added).

Method claim 13 is amended to clarify that the claimed invention of claim 13 is a “computer-implemented method of evaluating, by one or more computer processors, the risk of accepting a promissory payment as payment for a vendible good or service.” Furthermore, the evaluating, performing, and transmitting elements have been amended to clarify that they are performed “by the one or more computer processors.”

Support for these amendments is found in the Applicants’ specification. For example, “The interface 204 is generally comprised of a telephonic, satellite or computer interface (such as an Internet interface) that is capable of transmitting the information to a central processor(s)”

that implements the risk engine 206. (See lines 2-5 of page 8, emphasis added). Furthermore, "The decision overturn engine 212 is implemented by one or more processors, neural networks, or the like." (See lines 5-6 of page 9).

Representative for Assignee submits that independent claims 1, 13, and 24 are in condition for allowance. Dependent claims 2-12, 14-23, and 25-31 are allowable as a matter of law as depending from an allowable base claim, notwithstanding their independent recitation of patentable features. Accordingly, the pending dependent claims of the application are also believed to be in condition for allowance and prompt allowance of the same is requested.

#### Claim Objections

Claims 2, 7, 8, 10, 11, 13, 18, 19, 22, 27, 28 and 30 are objected to due to informalities. By the present amendment, claims 2, 7, 8, 10, 11, 13, 18, 19, 22, 27, 28 and 30 are amended to correct certain grammatical and antecedent basis issues, and it is believed that the objections are traversed. For example:

Claim 2, line 4: "the" before "acceptance" was changed to - -an- -.

Claim 7, line 2: "the previous check writing history" was changed to "a check writing history."

Claim 8, line 2: "the" before "percentage" was changed to - - a - -.

Claim 8, line 2: "the" before "threshold" was changed to - -a- -.

Claim 8, line 3: "the" before "actual" was changed to - -an- -.

Claim 10, line 4: "the" before "telephone" was changed to - - a - -.

Claim 11, line 4: "the" before "telephone" was changed to - -a - -.

Claim 13, line 15: "the" before "original" was changed to - - an - -.

Claim 18, line 2: "the" before "previous" was changed to - - a - -.

Claim 19, line 2: "the" before "percentage" was changed to - - a - -.

Claim 22, line 4: "the" before "funds" was deleted.

Claim 22, line 5: "the" before "telephone" was changed to - - a - -.

Claim 27, line 2: "the" before "previous" was changed to - - a - -.

Claim 28, line 2: "the" before "percentage" was changed to - - a - -.

Claim 28, line 2: "the" before "threshold" was changed to - - a - -.

Claim 28, line 3: "the" before "actual" was changed to - - an - -.

Claim 30, line 4:"the" after "verifies" was deleted.

Claim 30, line 4, "the" before "telephone" was changed to - - a - -.

Representative for the Assignee would like to thank Examiner Poinvil for his suggestions in clarifying these claims. All claims are believed to be in condition for allowance, and prompt allowance of all claims in the application is respectfully requested.

**CONCLUSION**

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

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